

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TENNESSEE
NORTHERN DIVISION**

IN RE:)
)
CLARENCE BRADLEY HENEGAR,)
TRAYCEE L. MAYNARD-HENEGAR,)
)
Debtor(s).)
)
OCWEN LOAN SERVICING LLC,)
AS SERVICER FOR HSBC BANK USA,)
N.A., AS TRUSTEE ON BEHALF OF) **Case No. 09-35837**
ACE SECURITIES CORP. HOME EQUITY) **Chapter 7**
LOAN TRUST AND FOR THE REGISTERED)
HOLDERS OF ACE SECURITIES CORP.)
HOME EQUITY LOAN TRUST, SERIES)
2006-ASAP5, ASSETT BACKED PASS-)
THROUGH CERTIFICATES,)
)
Movant.)
)
v.)
)
CLARENCE BRADLEY HENEGAR &)
TRAYCEE L. MAYNARD-HENEGAR,)
)
JOHN P. NEWTON, JR. TRUSTEE,)
)
Respondents.)

**RESPONSE AND OBJECTION OF THE DEBTORS TO THE MOTION FOR RELIEF
FROM THE AUTOMATIC STAY AND ABANDONMENT OF PROPERTY BY
TRUSTEE FILED BY OCWEN LOAN SERVICING, LLC, AS SERVICER FOR HSBC
BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME
EQUITY LOAN TRUST, SERIES 2006-ASAP5, ASSET BACKED PASS-THROUGH
CERTIFICATES REGARDING THE PROPERTY LOCATED AT 5700 TENNYSON
DRIVE, KNOXVILLE, TN. 37909**

COME the Debtors Clarence Bradley Henegar and Traycee L. Maynard-Henegar, pursuant to 11 U.S.C. §362(a), Fed. R. Bankr. P. 4001, and E.D. Tenn. L.B.R. 4001-1 and submits this response and objection to the Motion for Relief from the Automatic Stay filed by

OCWEN Loan Servicing, LLC, et al. (hereinafter referred to as "OCWEN"). For reasons stated more fully below the Debtors respectfully request that OCWEN's Motion be DENIED.

The Debtors acknowledge that there is no equity in the real property located at 5700 Tennyson Drive, Knoxville, Tennessee. However, as cause for OCWEN's motion, OCWEN states that the Debtors have not provided adequate protection of OCWEN's security interest in the real property. The Debtors aver that this statement is incorrect. The Debtors have been making full or partial payments on the loan, including a One Thousand Dollar (\$1,000.00) payment made just last week. Moreover, the Debtors intend to make another payment this week. The Debtors are willing and able to continue to make such payments and protect OCWEN's security interest. The Debtors believe they can pay-up any arrearage that exists on the home as this bankruptcy case will relieve them of the unsecured debt and give them a "fresh start". The real property is also fully insured.

WHEREFORE, the Debtors respectfully request that this Court deny the Motion for Relief from the Automatic Stay filed by OCWEN Loan Servicing et al. and for such other and further general relief as this Court deems appropriate.

Respectfully submitted this 20th day of November, 2009.

/s/ Mark E. Brown

Mark E. Brown (BPR #021851)

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Attorney for the Debtors

CERTIFICATE OF SERVICE

I hereby certify that a true and exact copy of the foregoing document has been served upon the following:

Sharon N. Fewell
Matthew Graves
Shapiro and Kirsch
6055 Primacy Parkway, Ste. 410
Memphis, TN. 38119

John P. Newton
Chapter 7 Trustee
Mayer & Newton
Landmark Center, South Tower
1111 Northshore Drive, Ste. S-570
Knoxville, TN. 37919

Patricia C. Foster
Attorney for the United States Trustee
800 Market Street, Suite 114
Howard H. Baker Jr. United States Courthouse
Knoxville, TN. 37902

via this Court's electronic filing system on this 20th day of November, 2009.

/s/ Mark E. Brown
Mark E. Brown